

Exhibit 18

Paul Zelnick

From: Marshall Meyers
Sent: Friday, February 26, 2010 3:04 PM
To: 'Yudenfreund, Tamar'; Bola, Marie
Cc: Alex Weisberg
Subject: RE: Michelle Bell - Settlement Terms

We'll file, in Oklahoma, thanks,

Marshall Meyers*
Weisberg & Meyers
888 595 9111 ext 111
866 565 1327 facsimile
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From: Yudenfreund, Tamar [mailto:Tamar.Yudenfreund@MCMCG.COM]
Sent: Friday, February 26, 2010 12:42 PM
To: Marshall Meyers; Bola, Marie
Subject: RE: Michelle Bell - Settlement Terms

\$2,000 is our final offer. If your client will accept that we will forward your our standard confidential settlement agreement and release.

Tamar Yudenfreund, Esq.
Corporate Counsel, Legal Affairs & Litigation
Midland Credit Management, Inc.